

In the event any fees are necessitated by this response, the Commissioner is
hereby authorized to charge our deposit account no. 13-4500, order no. 4301-4001.

Respectfully submitted,

MORGAN & FINNEGAN

By: Peter N. Fill
Peter N. Fill
Registration No. 38,876
Tel- 212-415-8746

Dated: October 23, 2002

Mailing Address:
MORGAN & FINNEGAN
345 Park Avenue
New York, New York 10154